

The Affordable Care Act's Good News Continues

Open enrollment for 2015 concluded last month, and 11.7 million Americans signed up for a plan during the three-month period. Here's a round-up of news and statistics since the beginning of the 2015 open enrollment period on November 15 that shows how the health care law is helping American families' access quality, affordable coverage:

The Affordable Care Act is Helping Families Afford Health Care Coverage:

- **“Consumers in the federal exchange paid an average premium of \$101 a month after tax credits, and 55 percent of them paid monthly premiums of \$100 or less after tax credits, the administration said in a new report. For people in states using HealthCare.gov, tax credits averaged \$263 a month and reduced the premium by 72 percent, on average.** That is similar to the share of premiums paid by employers for their workers' family coverage.” [New York Times, [3/10/15](#)]
- **“Nearly nine in 10 people who signed up for healthcare from the federal government this year qualify for subsidies, the Obama administration announced Tuesday. A total of 7.7 million people would receive subsidies this year** in the roughly three-dozen states using HealthCare.gov – a figure that has held steady since ObamaCare's first year.” [The Hill, [3/10/15](#)]
- “[Chapin White, a Rand Corp. health economist who worked at the CBO at the time the Affordable Care Act was passed] said that **when insurers gained the opportunity to sell plans to new customers on the exchanges, they found ways of reducing costs in order to advertise cheaper premiums...** ‘The premiums are not going to grow as rapidly as they have in the past,’ said Joseph Antos, an economist with the American Enterprise Institute.” [Washington Post, [3/9/15](#)]
- **“Conducted from July to December 2014, for the first time since it began in 2001, the survey finds declines in the number of people who report cost-related access problems and medical-related financial difficulties. The number of adults who did not get needed health care because of cost declined from 80 million people, or 43 percent, in 2012 to 66 million, or 36 percent, in 2014. The number of adults who reported problems paying their medical bills declined from an estimated 75 million people in 2012 to 64 million people in 2014.”** [Commonwealth Fund, [January 2015](#)]
- **“In those counties [where a new carrier is offering the cheapest plan], premiums... are dropping by an average of 3 percent, bringing them in line with the national average, the analysis found.”** [Kaiser, [12/1/14](#)]

The Affordable Care Act is Expanding Coverage:

The average annual rate of uninsured is dropping:

- “The rate of people without health insurance dropped 3.5 percentage points last year, **its lowest level in the seven years** for which Gallup data is available. The Gallup survey finds that the rate of people without health insurance fell from 17.3 percent in 2013 to 13.8 percent at the end of 2014.” [The Hill, [2/24/15](#)]

The average quarterly rate of uninsured is also falling:

- “The number of uninsured Americans has hit its lowest level of President Barack Obama’s tenure, according to new poll numbers. **The uninsured rate dropped to 12.9 percent for 2014’s fourth quarter**, a Gallup poll released Tuesday showed. This figure — **the lowest since Gallup began measuring daily in 2008** — is down from the 13.4 percent rate in the third quarter in 2014 and down from 17.1 percent in 2013’s fourth quarter.” [Politico, [1/7/15](#)]
- “...2014 has seen dramatic reductions in the share of Americans without health insurance, reductions that correspond to an estimated 10 million people gaining coverage since before the start of open enrollment... These estimates show that **the drop in the nation’s uninsured rate so far this year is the largest over any period since the early 1970s**, years in which the Medicaid program was still ramping up and the Medicare and Medicaid programs were expanded to people with disabilities... **With this year’s decline, the nation’s uninsured rate is now at or near the lowest level recorded across five decades of data.**” [White House Council of Economic Advisers, [12/18/14](#)]

The Affordable Care Act is Reducing the Deficit:

- **CBO estimates that deficits over the next ten years will be \$431 billion lower than previously projected over 2016-2025.** According to CBO, the “largest factor” behind this improvement is slower growth in private premiums. [CBO, [3/9/15](#)]
- “In budget projections released Monday, the Congressional Budget Office – the nonpartisan government agency that tallies the effects of policy on the nation's spending – and the congressional Joint Committee on Taxation project that **the Affordable Care Act will cost the federal government \$1.2 billion during the next decade, or 11 percent less than the agency estimated earlier this year.**” [US News and World Report, [3/9/15](#)]

The Affordable Care Act is Slowing the Growth of Health Care Spending:

- “The data reported by the [Office of the] Actuaries [at the Centers for Medicare and Medicaid Service] today show that 2013 was another year of historically slow growth in national health expenditures. National health expenditures rose just 1.4 percent in real per capita terms in 2013, slower than the 1.5 percent increase in real per capita GDP in 2013. **The last three years—2011, 2012, and 2013—are the three slowest years of growth in**

real per capita national health expenditures since record-keeping began in 1960.”

[White House Council of Economic Advisers, [12/3/14](#)]

- **“Slow growth in health care spending also continued for the three largest categories of health care goods and services: hospital care, physician and clinical services, and prescription drugs. Growth in hospital and physician spending actually ticked down in 2013 relative to the average over the prior two years. Prescription drug spending growth picked up modestly, but remained very low in historical terms.”** [White House Council of Economic Advisers, [12/3/14](#)]

The Affordable Care Act is Costing Less Than Expected:

- **CBO reduced its estimate of the cost of the ACA’s coverage provisions by \$142 billion over 2016-2025. The cost of those provisions in 2019 is now 33 percent below what it originally projected, generating major savings for taxpayers.** [CBO, [3/9/15](#)]
- **CBO expects that the health care law’s coverage provisions overall will be 10 percent lower in 2025 than it thought as recently as January. Lower premiums mean lower costs for consumers and higher wages for workers.** [CBO, [3/9/15](#)]
- **CBO estimates that the cost of the subsidies alone for helping people buy coverage in the Marketplaces over the next decade – one of the centerpieces of the law – will be 20 percent lower than projected just in January.** [CBO, [3/9/15](#)]

The Affordable Care Act is Improving Health Care Quality:

- **“Preliminary estimates for 2013 show a further 9 percent decline in the rate of hospital-acquired conditions (HACs) from 2012 to 2013, and a 17 percent decline, from 145 to 121 HACs per 1,000 discharges, from 2010 to 2013. A cumulative total of 1.3 million fewer HACs were experienced by hospital patients over the 3 years (2011, 2012, 2013) relative to the number of HACs that would have occurred if rates had remained steady at the 2010 level. We estimate that approximately 50,000 fewer patients died in the hospital as a result of the reduction in HACs, and approximately \$12 billion in health care costs were saved from 2010 to 2013.”** [Agency for Healthcare Research and Quality, [December 2014](#)]

It is clear that the Affordable Care Act is working to expand access to quality health care and decrease the cost of coverage. Instead of holding over 50 votes to undermine or repeal the consumer protections, financial assistance, and expanded coverage options provided by the Affordable Care Act, House Republicans should be working with Democrats to improve the health care law for American families, a [majority](#) of whom do not want to see the law repealed.